

Fill in this information to identify the case:

Debtor 1 Deborah Jo Moroz

Debtor 2 Anthony Jerome Moroz
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN District of WASHINGTON
(State)

Case number 19-41889-BDL

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Boeing Employees Credit Union Court claim no. (if known): 18

Last four digits of any number you use to identify the debtor's account: XXXXXX2621

Date of payment change:
Must be at least 21 days after date of this notice 07/01/2023

New total payment:
Principal, interest, and escrow, if any \$1,322.47

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$381.88 New escrow payment: \$459.87

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: \$ New principal and interest payment \$

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment \$ New mortgage payment \$

Debtor 1 Deborah Jo Moroz
First Name Middle Name Last Name

Case number (if known) 19-41889-BDL

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Nathan F. Smith

Signature

Date 06/08/2023

Print:

Nathan F. Smith

First Name

Middle Name

Last Name

Title

Attorney for Cenlar FSB servicer for
Boeing Employees Credit Union

Company

Malcolm ♦ Cisneros, A Law Corporation

Address

2112 Business Center Drive

Number

Street

Irvine

City

CA

State

92612

Zip

Contact phone

949.252.9400

Email

PROOF OF SERVICE

I hereby certify that on June 8, 2023, I have served a copy of the foregoing Notice and all attachments to the following by first class mail or electronically via the Court's ECF system:

DEBTOR(S)

Deborah Jo Moroz
10411 202nd Ave E
Bonney Lake, WA 98391

Anthony Jerome Moroz
10411 202nd Ave E
Bonney Lake, WA 98391

DEBTOR'S ATTORNEY

Ellen Ann Brown
Brown and Seelye
PO BOX 951090
South Jordan, UT 84095

CHAPTER 13 TRUSTEE

Michael G. Malaier
2122 Commerce Street
Tacoma, WA 98402

I declare under penalty of perjury that I am employed in the office of a member of the bar of this Court at whose direction service was made and that the foregoing is true and correct and this declaration was executed on the date indicated below at Irvine, California.

Date: June 8, 2023

/s/ Diep Quach

Diep Quach, Assistant Paralegal
MALCOLM ♦ CISNEROS, A Law Corporation
2112 Business Center Drive, 2nd Floor
Irvine, CA 92612
(949) 252-9400
(949) 252-1032 (FAX)
dquach@mclaw.org



PO Box 77404
Ewing, NJ 08628

DEBORAH J MOROZ
ANTHONY J MOROZ
10411 202ND AVE E
BONNEY LAKE WA 98391-7927

YOUR ESCROW ACCOUNT HAS A SHORTAGE

Each year, we perform an analysis of your escrow account to ensure that there are enough funds to meet the required minimum balance to pay your projected taxes and insurance premiums. If there are not enough funds in your escrow account to do so, it is considered to have a shortage. Your escrow account has a shortage in the amount of **\$572.18**.

What are my options?



Take No Action and Pay Over Time

Your shortage of **\$572.18** will automatically be divided evenly over your next **12** mortgage payments.

Starting **07/01/2023**, your new monthly mortgage payment amount will be **\$1,322.47**.



Pay the Shortage in Full

You can choose to pay your full shortage amount of **\$572.18**.

Starting **07/01/2023**, your new monthly mortgage payment amount will be **\$1,274.79**.

AUTOPAY HOMEOWNERS: If you have elected for us to deduct your monthly payment from your checking or savings account, we will automatically update the payment amount for you.

ONLINE BILL PAY HOMEOWNERS: If you make your monthly payment through an online bill pay service, please do not forget to update your payment amount.

If you would like to pay the shortage now:



PAY ONLINE

www.becu.org

- ▷ Select "Payment."
- ▷ Choose "Make an Additional Payment."
- ▷ Enter shortage amount of **\$572.18** on the "Additional Escrow" line to make your escrow payment.
- ▷ Agree to Terms and Conditions and "Confirm Payment."



MAIL

Mail a check with the coupon below.

DEBORAH J MOROZ
ANTHONY J MOROZ
10411 202ND AVE E
BONNEY LAKE WA 98391-7927



LOAN NUMBER

SHORTAGE AMOUNT:

\$572.18

If you choose to pay your escrow shortage of **\$572.18** in full, your new loan payment amount will be **\$1,274.79**. Please include your loan number on your check. Make payable to **BECU** and send to:

PAYMENT PROCESSING CENTER
PO BOX 54040
LOS ANGELES, CA 90054-0040



PO Box 77404
Ewing, NJ 08628

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

DEBORAH J MOROZ
ANTHONY J MOROZ
10411 202ND AVE E
BONNEY LAKE WA 98391-7927

Property 10411 202ND AVE E
Address BONNEY LAKE, WA 98391
Statement Date 04/12/2023
Loan Number [REDACTED]
New Mortgage Payment Amount \$1,322.47
New Payment Effective Date 07/01/2023

Overview

Each year, we perform an analysis of your escrow account to ensure that there are enough funds to meet the required minimum balance to pay your projected taxes and insurance premiums. This Annual Escrow Account Disclosure Statement details our findings.

- ▶ **Results of Our Analysis:** You have a **SHORTAGE**. Your escrow account balance is expected to fall below the required minimum balance.
- ▶ **What This Means for You:** Your shortage will be spread over **12** months and included in your monthly payment.
- ▶ **Your Future Monthly Payment:** Your payments will **increase**, based on our escrow analysis projections for the next calendar year.

Your escrow account has a shortage in the amount of

\$572.18

Why do I have a shortage?

Below is a summary of your recent escrow activity. For more information about why your taxes or insurance premium adjusted, please contact your taxing authority or your insurance company.

For more details on how any insurance and/or tax adjustments will affect your future payments, please see the **Escrow Account Projections** section.

Annual Escrow Review

Escrow Item	Expected to Pay	Change	Now Expect to Pay
Insurance	\$836.00	+	\$1,105.00
Hazard Ins			1,105.00
Taxes	\$3,746.56	+	\$3,841.34
County Tax			3,841.34
Total Disbursements	\$4,582.56	+	\$4,946.34

Monthly Payment Comparison

Payment Itemization	Current 04/01/2023	New 07/01/2023
Principal and Interest	\$862.60	\$862.60
Escrow Deposit	\$381.88	\$412.19
Escrow Shortage		\$47.68
Total Payment	\$1,244.48	\$1,322.47

How was my shortage determined?

A shortage occurs when your lowest projected escrow balance is less than your required minimum balance. This is determined by simply subtracting the **Required Minimum Balance** from the lowest **Projected Escrow Balance**, as highlighted in the **Escrow Account Projections** section.

Your required minimum balance is determined by federal law, state law and your loan contract and includes a payment cushion of up to two months of escrow payments to help cover any increase in taxes and/or insurance.

Your current payment cushion is **\$824.39**.

REQUIRED MINIMUM BALANCE \$824.39
Balance 10/2023

ESCROW SHORTAGE **\$572.18**





YOUR ANNUAL
ESCROW ACCOUNT
STATEMENT
LOAN NUMBER
[REDACTED]

PAGE
2/6

Escrow Account History

This section is the actual activity that occurred from 04/2022 through 06/2022. It represents the period of time between the last analysis statement date and the last analysis effective date. Over this period, an additional \$0.00 was deposited into your escrow account for interest on escrow.

MONTH	Actual Escrow PAYMENTS	Actual Escrow DISBURSEMENTS	Actual Escrow DESCRIPTION	BALANCE
			BEGINNING BALANCE	\$151.53
APR 2022	437.71			589.24
MAY 2022	437.71			1,026.95
JUN 2022	437.71			1,464.66

Escrow account activity from July 2022 to June 2023

This section details your actual escrow account activity for the review period, which may help explain any changes to your payment.

Date	DEPOSITS TO ESCROW		PAYMENTS FROM ESCROW		Description	ESCROW BALANCE	
	Projected	Actual	Projected	Actual		Projected	Actual
					BEGINNING BALANCE	\$1,945.52	\$1,464.66
JUL 2022	381.88	875.42 *		394.56 *	ESC REFUND	2,327.40	1,945.52
AUG 2022	381.88	381.88		1,105.00 *	HAZARD INS	2,709.28	1,222.40
SEP 2022	381.88	381.88	836.00		HAZARD INS	2,255.16	1,604.28
OCT 2022	381.88	381.88	1,873.28	1,873.29 *	R.E. TAX	763.76	112.87
NOV 2022	381.88	763.76 *				1,145.64	876.63
DEC 2022	381.88	381.88				1,527.52	1,258.51
JAN 2023	381.88	381.88				1,909.40	1,640.39
FEB 2023	381.88	381.88				2,291.28	2,022.27
MAR 2023	381.88	381.88				2,673.16	2,404.15
APR 2023 (estimate)	381.88	381.88	1,873.28	1,920.67 *	R.E. TAX	1,181.76	865.36
MAY 2023 (estimate)	381.88	381.88				1,563.64	1,247.24
JUN 2023 (estimate)	381.88	381.88				1,945.52	1,629.12
Totals	\$4,582.56	\$5,457.98	\$4,582.56	\$5,293.52			

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable.

The "estimate" under any of the dates indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$4,582.56. Under Federal Law, your lowest monthly balance should not have exceeded \$763.76, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount. Under your loan contract and State law your lowest monthly balance should not have exceeded \$763.76.



YOUR ANNUAL
ESCROW ACCOUNT
STATEMENT
LOAN NUMBER
[REDACTED]

PAGE
3/6

CONTINUATION

Escrow Account Projections

This section provides an estimate of all payments we anticipate receiving as well as what we expect to pay on your behalf in the next year. The lowest projected balance and required minimum balance are highlighted for reference.

Escrow account projections from July 2023 to June 2024

DATE	PAYMENTS TO ESCROW	WHAT WE EXPECT TO PAY	DESCRIPTION	PROJECTED ESCROW BALANCE	REQUIRED ESCROW BALANCE
			BEGINNING BALANCE	\$1,629.12	\$2,201.30
JUL 2023	412.19			2,041.31	2,613.49
AUG 2023	412.19			2,453.50	3,025.68
SEP 2023	412.19	1,105.00	HAZARD INS	1,760.69	2,332.87
OCT 2023	412.19	1,920.67	R.E. TAX	252.21	824.39
NOV 2023	412.19			664.40	1,236.58
DEC 2023	412.19			1,076.59	1,648.77
JAN 2024	412.19			1,488.78	2,060.96
FEB 2024	412.19			1,900.97	2,473.15
MAR 2024	412.19			2,313.16	2,885.34
APR 2024	412.19	1,920.67	R.E. TAX	804.68	1,376.86
MAY 2024	412.19			1,216.87	1,789.05
JUN 2024	412.19			1,629.06	2,201.24
TOTALS	\$4,946.28	\$4,946.34			

New Loan Payment

Your new payment
consists of:


Principal & Interest (P & I) \$862.60


Escrow Deposit \$412.19


Escrow Shortage Amount \$47.68

NEW LOAN PAYMENT Beginning on July 01, 2023 **\$1,322.47**

Member Service

 www.becu.org

 **Live Chat:** Find all your loan information online. Still have questions? Use Live Chat on the website to speak with one of our representatives.

 **Correspondence**
PAYMENT PROCESSING CENTER
PO BOX 54040
LOS ANGELES, CA 90054-0040

 **Telephone**
877-747-BECU

We accept telecommunications relay service calls.



YOUR ANNUAL
ESCROW ACCOUNT
STATEMENT
LOAN NUMBER
[REDACTED]

PAGE
4/6

Important Information

AUTOPAY HOMEOWNERS

If you're enrolled in Autopay, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

ADJUSTABLE RATE MORTGAGE CUSTOMERS

If your loan has an adjustable interest rate, your monthly principal and interest payment may change prior to your next Escrow Analysis.

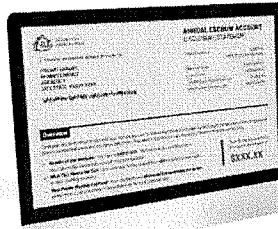
INSURANCE RENEWAL/CHANGING INSURANCE COMPANIES

Upload proof of insurance coverage at www.mycoverageinfo.com/Cen300. Your insurance documents can also be sent to us via the following methods: Email – Cen300@mycoverageinfo.com; Mail – PO Box 202028, Florence, SC 29502-2028; and Fax – 843-413-7133

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

HOW TO READ YOUR ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

A quick guide to help you understand all your important escrow account information.



PO BOX 31424
LINCOLN, NE 68501-0142

• 03/17/2016 000012345 00001 07/16/2016 00

FNAME1 (LNAME)
FNAME2 (LNAME)
ADDRESS 1
CITY, STATE XXXXX-XXXX

XX

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Property Address: CITY, STATE XXXXX-XXXX
Statement Date: MM/DD/YYYY
Loan Number: XXXXXXXXXX
New Mortgage Payment Amount: \$XXXX.XX
New Payment Effective Date: MM/DD/YYYY

Overview

Each year, we perform an analysis of your escrow account to ensure that there are enough funds to meet the required minimum balance to pay your projected taxes and insurance premiums. The Annual Escrow Account Disclosure Statement contains our findings.

- **Results of Our Analysis:** You have a **SHORTAGE**. Your escrow account balance is expected to fall below the required minimum balance.
- **What This Means for You:** Your shortage will be spread over **<XX>** months and included in your monthly payment.
- **Your Future Monthly Payment:** Your payments will **increase/decrease/stay the same**, based on our escrow analysis projections for the next calendar year.

Your escrow account has a shortage in the amount of
\$XXX.XX

Why do I have a shortage?

Below is a summary of your recent escrow activity. For more information about why your taxes or insurance premium adjusted, please contact your taxing authority or your insurance company. For more details on how any insurance and/or tax adjustments will affect your future payments, please see the **Escrow Account Projections** section.

Annual Escrow Review

Escrow Item	Expected to Pay	Change	Now Expect to Pay
Insurance	\$250.00	0.00	\$250.00
	\$250.00	0.00	\$250.00
	\$250.00	0.00	\$250.00
	\$250.00	0.00	\$250.00
	\$250.00	0.00	\$250.00
	\$250.00	0.00	\$250.00
	\$250.00	0.00	\$250.00
	\$250.00	0.00	\$250.00
Taxes	\$250.00	0.00	\$250.00
	\$250.00	0.00	\$250.00
	\$250.00	0.00	\$250.00
	\$250.00	0.00	\$250.00
	\$250.00	0.00	\$250.00
	\$250.00	0.00	\$250.00
	\$250.00	0.00	\$250.00
Mortgage Insurance	\$250.00	0.00	\$250.00

Monthly Payment Comparison

Payment Itemization	Current MM/DD/YYYY	New MM/DD/YYYY
Principal and Interest	\$500.00	\$500.00
Escrow Taxes and Insurance	\$500.00	\$500.00
Escrow Shortage	\$500.00	\$500.00
Escrow Insurance	\$500.00	\$500.00
Total Payment	\$1,500.00	\$1,500.00

How was my shortage determined?

A shortage occurs when your lowest projected escrow balance is less than your required minimum balance. This is determined by simply subtracting the Required Minimum Balance from the lowest projected escrow balance, as highlighted in the **Escrow Account Projections** section.

Your required minimum balance is determined by federal law, state law, and your loan contract and includes a payment cushion of up to two months of escrow payments to help cover any increase in taxes and/or insurance. Your current payment cushion is: **\$XXX.XX**

REQUIRED MINIMUM BALANCE
Balance MM/DD/YYYY \$X,XXX.XX

ESCROW SHORTAGE \$XXX.XX

Statement Identifying Information

Look here to find some basics, including your loan number, new mortgage payment amount and new payment effective date.

Overview

Go here to see whether you have a shortage or surplus (including the amount) or sufficient funds. Learn how any surplus or shortage may be handled, and whether your future monthly payment will increase, decrease or stay the same.

Summary

This quick summary of your recent escrow activity can help you learn more about why you may have a surplus or shortage. See the difference between what was expected to be paid for taxes and insurance versus what is now expected to be paid for the upcoming period, as well as how your new monthly payment compares to your existing payment.

Required Minimum Balance

Your required minimum balance, also known as your payment cushion, covers any unanticipated tax or insurance increases. Your projected escrow balance is what we anticipate your lowest balance will be in the next 12 months. The difference between these two amounts will determine whether your account has a surplus or shortage.

Escrow Account History Summary

Look here to see the details of what was actually paid into and from your account and how your actual account balance compares with what was previously projected.

Escrow Account Projections

This is where you can find the estimate of all payments we expect to receive from you, and pay out for you, each month over the next year. The highlighted amounts are the lowest projected balance and the required minimum balance amounts used to determine whether you have a shortage or surplus.


The required minimum balance is the minimum acceptable amount in your escrow account over the next 12-month period.


New Loan Payment

Go here to see a breakdown of your new loan payment amount, which includes your principal and interest, new escrow deposit and, if applicable, any monthly escrow shortage amount that needs to be paid.

Customer Service

Here's how to get in touch with us for any questions or assistance. Please be sure to include your loan number on all correspondence.





**YOUR ANNUAL
ESCROW ACCOUNT
STATEMENT**
LOAN NUMBER
XXXXXXX

**PAGE
2/6**

Escrow Account History


This section is the actual activity that occurred from 1/1/2017 through 12/31/2017. It represents the period of time between the last analysis statement date and the last analysis effort date. Over this period, an additional \$100.00 was deposited into your escrow account for interest on a review.


MONTH	Actual Escrow PAYMENTS	Actual Escrow DISBURSEMENTS	Actual Escrow DESCRIPTION	BALANCE
1/1/2017	\$100.00	\$0.00	Beginning Balance	\$100.00

Escrow account activity from Month 1/1/2017 to Month 12/31/2017

This section details your actual escrow account activity for the period, which may help explain any changes to your payment.

Date	DEPOSITS TO ESCROW			PAYMENTS FROM ESCROW			Description	ESCROW BALANCE	
	Projected	Actual	Difference	Projected	Actual	Difference		Projected	Actual
1/1/2017							Beginning Balance	\$100.00	\$100.00





**YOUR ANNUAL
ESCROW ACCOUNT
STATEMENT**
LOAN NUMBER
XXXXXXX

**PAGE
3/6**

Escrow Account Projections

This section provides an estimate of all payments we anticipate receiving as well as what we expect to pay on your behalf in the next year. The lowest projected balance and required minimum balance are highlighted for reference.

Escrow account projections from Month 1/1/2017 to Month 12/31/2017

DATE	PAYMENTS TO ESCROW	WHAT WE EXPECT TO PAY	DESCRIPTION	PROJECTED ESCROW BALANCE	REQUIRED ESCROW BALANCE
1/1/2017	\$100.00	\$100.00	Beginning Balance	\$100.00	\$100.00
2/1/2017	\$100.00	\$100.00	Payment	\$0.00	\$100.00
3/1/2017	\$100.00	\$100.00	Payment	\$0.00	\$100.00
4/1/2017	\$100.00	\$100.00	Payment	\$0.00	\$100.00
5/1/2017	\$100.00	\$100.00	Payment	\$0.00	\$100.00
6/1/2017	\$100.00	\$100.00	Payment	\$0.00	\$100.00
7/1/2017	\$100.00	\$100.00	Payment	\$0.00	\$100.00
8/1/2017	\$100.00	\$100.00	Payment	\$0.00	\$100.00
9/1/2017	\$100.00	\$100.00	Payment	\$0.00	\$100.00
10/1/2017	\$100.00	\$100.00	Payment	\$0.00	\$100.00
11/1/2017	\$100.00	\$100.00	Payment	\$0.00	\$100.00
12/1/2017	\$100.00	\$100.00	Payment	\$0.00	\$100.00
TOTALS	\$1,200.00	\$1,200.00		\$0.00	\$1,200.00

If your beginning amount balance is negative, which indicates your account has a deficiency, we will collect this deficiency over 24 months as part of your shortage.

New Loan Payment

Your new payment consists of:

Principal & Interest (P&I)	Escrow Deposit	Shortage/Refund	Escrow Shortage Amount
\$100.00	\$100.00	\$0.00	\$0.00

NEW LOAN PAYMENT Beginning on Month 01/2017 **\$1,200.00** Beginning on Month 01/2017 **\$1,200.00**

Customer Service

XXXXXXXXXXXX.COM

Live Chat: Find a loan agent, get information online. Still have questions? Use Live Chat or the website to speak with a loan representative.

Correspondence: PO Box 10000, Olympia, WA 98506

Hours of Operation: Monday - Friday 9am - 5pm ET, Sat. 9am - 1pm ET

Telephone: 800.800.8000

We accept telephone calls via our relay service call.

We're here to help!



Find everything you need to know by going to www.becu.org then selecting your mortgage account.



For any additional questions, use **Live Chat** to connect directly with an agent.



To learn more about escrow and what it means to you as a homeowner, please watch this short **video**.

<https://bit.ly/3rBEuoV>